

DOWN PAYMENT ASSISTANCE

- ☐ PRE-APPROVAL LETTER FROM LENDER
- ☐ INCOME VERIFICATION ALL ADULT HOUSEHOLD MEMBERS
- ☐ TRIBAL CERTIFICATION (ENROLLED PIT RIVER TRIBAL MEMBER)
- ☐ CURRENT TAX RETURN (1040 Long form) (ALL ADULT HOUSEHOLD MEMBERS)
- ☐ HOMEBUYER EDUCATION COURSE and CERTIFICATION

Freddie Mac - www.freddiemac.com/creditsmart/tutorial.html

United Guaranty - www.ugcorp/homebuyers/homebuyers-educational-certification-program.html

Essent - www.essent.us/training/education-homebuyers

Thank you for your interest in our Down Payment Assistance Program. Eligible applicants could receive up to \$20,000 to be applied towards down payment and closing cost. Home must be owner occupied and located within the 100 mile square Ancestral Boundaries of the Pit River Tribe. Please complete all pages of the attached application, including the Authorization for the Release of Information, all adults age 18+ are required to sign and date this form. Please be advised, this Down Payment Assistance Grant is available for use only once in a lifetime. Homebuyers are required to participate in a Homebuyer Education Course designed to assist the homebuyer in understanding and fulfilling the responsibility of homeownership.

PLEASE RETURN TO:

PIT RIVER TRIBAL HOUSING

20300 Fir Street ~ Burney, California 96013

Phone: 530-335-4809

Fax: 530-335-4849

Toll free: 877-335-4802

Eligibility

Must be an enrolled Pit River Tribal Member

Household income must be within the 80/100 percent of median income defined under NAHASDA income limits

Have a Pre Qualification letter from Lender

Must be a first time homebuyer

No outstanding balances owed to Pit River Tribal Housing or Pit River Tribe

Program Guidance Income Limits Under NAHASDA

The applicant must qualify as a family whose income is within the 80/100 percent the median income consistent with Income Limits under the Native American Housing Assistance and Self Determination Act of 1996 (NAHASDA). Income limits are adjusted for family size and updated on an annual basis.

2022 Median Family Income				\$90,000			
1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
80%	\$50,400	\$57,600	\$64,800	\$72,000	\$77,800	\$83,600	\$89,300
100%	\$63,000	\$72,000	\$81,000	\$90,000	\$97,200	\$104,400	\$111,600
							\$118,800



NAHASDA USEFUL LIFE

NAHASDA statute requires Pit River Tribal Housing Board to establish an “affordably period” for each housing unit that receives HUD funds. This period is known as useful life. You may be required to repay a portion of the funds if you sell your home prior to the end of the useful life.

What is “useful life” and how is it related to affordability?

NAHASDA §205,CFR § 1000.141

Useful life is the time period during which an assisted property must remain affordable, as defined in section 205(a) of NAHASDA

The Tribe’s useful life policy is as follows;

IHBG Funds Invested	Useful Life
Under \$15,000	2 Years
\$15,000—\$40,000	10 Years
Over \$40,000	15 Years
New Construction	20 Years



Pit River Tribal Housing

P.O. Box 2350 20300 Fir Street Burney, California 96013

Telephone (530) 335-4809 Fax (530) 335-4849

Down Payment Assistance—Application

IMPORTANT: Make sure your lender (Bank, Broker, etc.) accepts the terms of our Useful Life Agreement before you go through the loan process. Some lenders don't accept the Useful Life which is required for this grant.

You must verify and date here that you understand and will verify you are working with the a lender who accepts the terms under the Useful Life Agreement.

Date Verified: _____ Applicants Initials: _____

This program provides a "one-time" grant to each qualifying Tribal member homebuyers for down payment assistance for the purchase of a single-family home.

APPLICANT:

Name: _____

Last First Middle

Address: _____

Street

City State Zip County

Phone: () _____ ☐ Home ☐ Cell

Person authorized to give/receive information regarding this application if other than applicant (spouse, girlfriend, boyfriend etc.)

Name: _____ Relationship to Applicant: _____

Applicants Initials: _____ (by initialing, I, the Applicant, understand and authorize the person mentioned above to give/receive information regarding my application.

HOUSEHOLD INFORMATION: List all persons who reside in the home on a permanent basis. List the applicant first (SELF), then list all other household members. Please list names as they appear on each person's Social Security Card.

[illegible]

INCOME: List all income from all sources for each member of the household, including but not limited to wages, salaries, self employment or business income, per capita payments, interest and dividends, Social Security payments (state and tribal), retirement benefits and pension, disability or death benefits, unemployment, child support, TANF/welfare (not including food stamps).

HOUSEHOLD MEMBER	INCOME SOURCE	AMOUNT	WEEKLY/MONTHLY	VERIFICATION (i.e., Check Stub/W-2 etc.)

GENERAL INFORMATION:

QUESTION	ANSWER YES OR NO	EXPLANATION
Has any household member ever received any type of housing assistance or grant from PRTHB?		
Has any household member ever received any type of local, state, federal or tribal assistance or grant?		
Does any household member currently owe money to the Pit River Tribe?		
Has any household member ever used any name (s) other than the one listed on you Social Security Card?		

GRANT SPECIFIC INFORMATION:

QUESTION	ANSWER YES OR NO	ADDRESS
Have you made an offer on a home?		
Your realtors name (if applicable) _____ Phone # () _____		
Are you working with a Lender?		Lender Name:
Have you been pre qualified by the Lender for a home loan		Please attach pre approval letter

APPLICATION DECLARATION: I certify that all information provided on this form and supplied as supporting documentation is accurate and complete to the best of my knowledge. I understand that the information I am providing will be used for the purpose of verifying eligibility. I understand that I must report any changes to the information contained herein to PRTHB. Further, I understand that If I provide false, incomplete or inaccurate information I may be subject to penalty under federal, state or Tribal law; and may be denied assistance.

Applicant Signature _____

Date _____